

Important Information enclosed PAST DUE

Invoice date 5/22/2015
Invoice No 698,009,JTV

4th Payment Reminder

For your mail order on open account

## **FINAL NOTICE**

Dear Joyce K

You purchased an Analysis from Josef v. J. on open account. Unfortunately you did not respond to our first, second and third payment reminder.

This FINAL NOTICE is to inform you that your failure to settle your account to date has resulted in your account being passed to a collection agency.

This is your final notice before legal action is taken! Because your balance is open since 73 days you have incurred a late payment fee.

Fee for Analysis: \$24.00

<u>Late payment fee:</u> \$4.30

Total amount due: \$28.30

The collection agency has agreed to wait 12 days only from the day you receive this FINAL NOTICE as a grace period before prosecuting your account to the full extent of the law. If you pay your amount due of \$28.30 within 12 days in full, you can stop this process:

If you fail to pay, your non-payment will definitely affect your credit history and further fees of at least \$41.48 will be assessed!

Please detach and return with your payment

Invoice No. 698.009.JTV 2452

Joyce K

Josef v. J.

\$28.30